Darrang College (Autonomous), Tezpur-784001

Syllabus for FYUGP

Subject: Finance

(Major Course)

Approved by :

Board of Studies meeting held on 23-06-2026

&

Academic Council vide Resolution No. DC/AC/3/2026/02, dated 29-06-2026.

FOUR-YEAR UNDERGRADUATE PROGRAMME (FYUGP)
IN COMMERCE
Darrang College (Autonomous)

INTRODUCTION

The syllabus for the Four Year Undergraduate Programme (FYUGP) in Commerce at Darrang College (Autonomous) has been designed in alignment with the National Education Policy (NEP) 2020, which emphasizes a holistic, multidisciplinary, and flexible education system rooted in Indian values and focused on developing globally competent graduates.

This curriculum aims to provide students with a strong foundation in the principles and practical applications of commerce, accountancy, finance and management, while fostering scientific temper, critical thinking, creativity, and problem-solving abilities. In accordance with NEP 2020, it features flexible entry and exit options, emphasizes skill-oriented learning, promotes interdisciplinary integration, and adopts continuous formative assessment practices.

The program seeks to offer students a personalized and diverse learning experience across a broad spectrum of specialized areas, while equipping them with practical skills and comprehensive knowledge in commerce to help them excel in their chosen career paths and promote individual growth and success.

AIMS OF THE FOUR-YEAR UNDERGRADUATE PROGRAMME (FYUGP) IN COMMERCE:

The FYUGP in Commerce is designed with the following core objectives:

1. To provide students with a well-rounded understanding of commerce, encompassing a wide range of specialized areas like Finance, Marketing, Accounting, Taxation, Human Resource, etc.

2. To bridge the gap between academic knowledge and real-world applications with practical skills and knowledge.
3. To familiarize students with the changes evidenced in the use of technology in modern trade and commerce in general and more specifically in the practices of each of the sub-disciplines.
4. To prepare students for a wide array of career opportunities while fostering their individual growth, ethical awareness, and ability to excel in the ever-evolving world of commerce.
5. To prepare students to be job-ready or drive entrepreneurship initiatives or higher education in business at home and abroad.
6. To inculcate a spirit of Ethics and Social Commitment in the personal and professional life of management graduates so that they add value to the society.

PROGRAMME OUTCOME (PO) OF FYUGP IN COMMERCE:

After completing the FYUGP in Commerce, a student is expected to achieve the below-mentioned programme outcomes:

PO-1: A student will be able to acquire the ability to understand and explain the fundamental concepts in various areas of accounting, finance, banking, management, marketing, advertising, economics, taxation, mathematics and statistics, information technology, and business environment.

PO-2: A student will be able to record, classify, and summarize financial transactions, apply accounting standards and principles to prepare accurate financial reports, and make informed financial decisions based on analysis of basic financial information.

PO-3: A student will be able to understand about various organizational structures, acquaint themselves with the knowledge and skills regarding management principles and functions required to run an organization, apply management principles and theories in practical situations, demonstrate effective leadership skills, analyze and solve management problems, and make informed decisions to enhance organizational effectiveness.

PO-4: A student will be able to understand the diverse components and functions of the financial system, the role of regulatory bodies, the impact of policies on economic growth, and the development of analytical skills to evaluate and navigate financial markets effectively.

PO-5: A student will be able to acquire knowledge of various laws relating to business, corporate sector, financial sector, labour, taxation, international business, etc.

PO-6: A student will be able to analyze consumer behaviour, develop marketing strategies, utilize marketing tools and techniques, and evaluate marketing campaigns to effectively target and engage customers in diverse market environments.

PO-7: A student will be able to develop entrepreneurial mindset and skills, and zeal to pursue entrepreneurship as a profession and reap the benefits of self-employment.

PO-8: A student will be able to understand the functions and working of the market and determination of equilibrium price and output under various market forms.

PO-9: A student will be able to acquaint themselves with statistical and mathematical skills like collection, organization, tabulation, and analysis of empirical data, and acquire in-depth knowledge of correlation, regression and time series analysis and their associated problems and other related issues.

PO-10: A student will be able to develop the skill of E-Filling of income tax returns, TDS returns, and GST returns.

PO-11: A student will be able to understand the key economic principles, policies, and factors that shape the Indian economy, major trends in economic indicators and policy debates in India in the post-Independence period, and sector-specific polices and their impact in shaping trends in key economic indicators in India.

PO-12: A student will be able to develop communication skills, professional skills, managerial and accounting skills, and thus will be industry ready after the completion of the course.

TEACHING-LEARNING PROCESS:

The Four-Year Undergraduate Programme (FYUGP) in Commerce employs a variety of pedagogical approaches to strengthen student engagement and deepen understanding across both classroom instruction and laboratory-based learning. These approaches include:

- Traditional
- Tutorials
- Power Point presentations
- Project work
- Class seminars, group discussions, case studies, quizzes
- Industry and field visits, Internship programme
- Mentoring and Counselling

TEACHING-LEARNING TOOLS:

To support effective delivery of the curriculum, a variety of instructional tools are utilized:

- Whiteboard/Green board/Blackboard
- LCD projectors and monitors
- Smart boards for interactive teaching
- Distribution of case studies among students.
- Industry and field visits for experiential learning

ASSESSMENT METHODS:

Student progress is continuously evaluated through a combination of formative and summative assessment techniques, including:

- Home Assignments
- Class Test/Group Discussions /Quiz/Class Presentation/ Seminars Presentation
- In-semester/ Sessional examinations
- End-Semester examinations

FYUGC B.COM PROGRAMME

MAJOR COURSES FOR FINANCE SPECIALIZATIONS

FYUGC B.Com Major Course Structure for Finance Specializations

Semester	Course	Credit	Level	Paper Codes and Paper Names
SEM-I	Major-1	4	100	COM-MJ-01014 Financial Accounting
	Minor-1	4	100	COM-MN-01014 Business Organisation and Management
	SEC-1	3	100	COM-SEC-01013 Personal Financial Planning
	MDC-1	3	100	MDC-01023 Microeconomics
	VAC-1	2	100	VAC-01012 Environmental Studies
	VAC-2	2	100	VAC-01022 Business Ethics & Human Values
	AEC-1	2		AEC-1
SEM-II	Major-2	4	100	COM-MJ-02014 Principles and Practice of Management
	Minor-2	4	100	COM-MN-02014 Indian Financial System
	SEC-2	3	100	COM-SEC-02013 Office Management
	MDC-2	3	100	MDC-02023 Macroeconomics
	VAC-3	2	100	VAC-02022 Tourism Management
	VAC-4	2	100	VAC-02032 Indian Knowledge System
	AEC-2	2		AEC-2
SEM-III	Major-3	4	200	COM-MJ-03024 Modern Banking Practices
	Major-4	4	200	COM-MJ-03044 Corporate Accounting
	Minor-3	4	200	COM-MN-03014 Entrepreneurship
	SEC-3	3	200	COM-SEC-03013 E-Commerce
	MDC-3	3	200	MDC-03023 Business Mathematics
	AEC-3	2		AEC-3
SEM-IV	Major-5	4	200	COM-MJ-04024 Microfinance
	Major-6	4	200	COM-MJ-04054 Entrepreneurial Finance
	Major-7	4	200	COM-MJ-04074 Fundamentals of Investment
	Major-8	4	200	COM-MJ-04084 Business Law
	Minor-4	4	200	COM-MN-04014 Business Statistics
	AEC-4	2		AEC-4
SEM-V	Major-9	4	300	COM-MJ-05024 Cost and Management Accounting
	Major-10	4	300	COM-MJ-05044 Financial Markets and Institutions
	Major-11	4	300	COM-MJ-05064 Corporate Law
	Internship	4	300	Internship

	Minor-5	4	300	COM-MN-05014 Indian Economy
SEM-VI	Major-12	4	400	COM-MJ-06024 Insurance and Risk Management
	Major-13	4	400	COM-MJ-06054 Financial Services
	Major-14	4	400	COM-MJ-06074 Financial Management
	Major-15	4	400	COM-MJ-06084 International Business
	Minor-6	4	400	COM-MN-06014 Auditing & Assurance
SEM-VII	Major-16	4	400	COM-MJ-07014 Securities Analysis & Portfolio Management
	Major-17	4	400	COM-MJ-07034 Corporate Financial Reporting
	Major-18	4	400	COM-MJ-07044 Human Resource Management
	Major-19	4	400	COM-MJ-07054 Research Methodology
	Minor-7	4	400	COM-MN-07014 Statistics for Business Analysis
Degree with Honours				
SEM-VIII	Major-20	4	400	COM-MJ-08014 International Finance
	Major-21	4	400	COM-MJ-08034 Organizational Behaviour
	Major-22	4	400	COM-MJ-08044 Business Ethics and Corporate Governance
	Research Project	4	400	COM-MJ-08054 Research Project/Dissertation
	Minor-8	4	400	COM-MN-08014 Business Policy Analysis
Degree with Honours and Research				
SEM-VIII	Major-20	4	400	COM-MJ-08014 International Finance
	Minor-8	4	400	COM-MN-08014 Business Policy Analysis
	Dissertation	12	400	Dissertation

Course Levels:

0-99 : Pre-requisite
100-199 : Foundation & Introductory
200-299 : Intermediate-level
300-399 : Higher-level
400-499 : Advanced course
500-599 : Masters-level

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 1ST SEMESTER

Title of the Course	**FINANCIAL ACCOUNTING**
Course Code	COM-MJ-01014
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE:

The course aims to help learners to acquire conceptual knowledge on financial accounting, to impart skills for recording various kinds of business transactions and to prepare financial statements.

COURSE OUTCOMES:

1. The learner will be able to identify and explain the various accounting concepts and conventions applicable to the accounting system. The learner will be able to identify, summarize, distinguish the purpose of policies and commute the valuation of selected Accounting Standards
2. The learner will be able to calculate the profit/loss of the manufacturing firm and prepare its final accounts.
3. The learner will be able to calculate the interest on the outstanding balance and prepare the journal, and ledger in the books of the Purchaser and Seller involved in the hire purchase system.
4. The learner will be able to figure out the impact of inter-departmental transfers and prepare the final accounts of the departmental store also able to develop the application skills to apply Garner vs. Murray rule at the time of insolvency of a partner, piecemeal method of distributing assets and settlement of liabilities.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (20 Marks)	**Theoretical Framework** • Accounting as an information system, the users of financial accounting information and their needs. Qualitative characteristics of accounting, information. Functions, advantages and limitations of accounting. Branches of accounting. Bases of accounting: cash basis and accrual basis. • Financial accounting principles; Concepts and Conventions • Accounting Standards: Concept, needs and objectives; procedure for issuing Accounting Standards in India • Salient features of First-Time Adoption of Indian Accounting Standard (Ind-AS) 101. Salient features of	10	1	0	11

	Indian Accounting Standards Ind AS 1, 2, 16 and AS 9. • International Financial Reporting Standards (IFRS): Meaning need and scope, Process of issuing IFRS				
Unit-II (30 Marks)	**Determination of Business Income** • Business income-Net income, Application of accounting period, continuity doctrine and matching concept in the measurement of net income. Objectives of measurement. • Capital and revenue expenditures and receipts • Revenue recognition: Recognition of income and expenses as per AS 9. • Inventories: Meaning, Significance of inventory valuation. Inventory Record system; periodic and perpetual. FIFO, LIFO and Weighted Average. Application of accounting standard in valuation of Inventory. Impact of inventory valuation on measurement of business income. **Final Accounts** • Preparation of Financial statements of non- corporate business entities Sole proprietorship and Partnership	14	3	0	17
Unit-III (20 Marks)	**Hire-Purchase system** • Introduction and meaning, advantages and disadvantages of Hire purchase • Rights of Hire Purchaser and Hire vendor of Hire Purchase Accounting. • Methods of accounting for hire purchase, Calculation of interest, cash price • Accounting for hire purchase transactions by asset purchase method based on full cash price. • Journal entries, ledger accounts and disclosure in balance sheet for hirer and vendor (excluding default, repossession).	10	1	0	11
Unit-IV (30 Marks)	**Departmental accounting** • Introduction and meaning of Department accounting. • Basic Principles of Departmental Accounts. • Allocation of Expenses. • Inter-Departmental Transfers at Cost / Invoice Price. • Preparation of Final Account. **Accounting for Dissolution of Partnership Firm**: • Accounting of Dissolution of the Partnership Firm including Insolvency of partners, sale to a limited company and piecemeal distribution	16	5	0	11
	TOTAL	**50**	**10**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

REFERENCE BOOKS:

- *Introduction to Accountancy* by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advance Accounts* by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Modern Accountancy* by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- *Financial Accounting* by P.C. Tulsian, Pearson Publications, New Delhi
- *Financial Accounting* by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
- *Financial Accounting* by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi.
- *Financial Accounting* by Dam, Gautam, Chakraborty & Barman, Gayatri Publications, Guwahati.
- *Financial Accounting* by Goyal & Tiwari, Taxmann Publication, New Delhi

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 2ND SEMESTER

Title of the Course	**PRINCIPLES AND PRACTICE OF MANAGEMENT**
Course Code	COM-MJ-02014
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE:

To provide learners with a foundational understanding of management concepts, principles, and their practical applications in various organizational settings. The course aims to equip students with the necessary skills required for analyzing situations and effectively manage resources within an organisation.

COURSE OUTCOME:

1. Learners will gain a clear understanding of the core concepts, principles and theories of management functions including historical perspectives.
2. It will equip learners with the knowledge of contemporary management issues, leadership styles, motivation theories and how they impact team performance.
3. The course will help learners to understand and effectively manage in various organizational settings.
4. Learners shall be able to analyze organizational challenges and apply management principles to develop solutions.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (25 Marks)	**Management Trends** (a) Management: concept and importance; Classical theories: Scientific Management, General theory of Administration-an overview, Hawthorne experiment, human relations movement and behavioural movement-an overview. (b) Contemporary Management theories: Management by Objectives (MbO) by Peter F. Drucker; Mary Parker Follet's theory of Management, Managerial roles by Henry Mintzberg.	12	5	0	17
Unit-II (15 Marks)	**Planning** Planning: Planning Premises and Elements, Limitations of planning- Environmental analysis and SWOT analysis (Concept and Elements)	07	3	0	10
Unit-III	**Motivation and Leadership**	13	5	0	18

(30 Marks)	(a) Motivation: meaning, importance; Motivation theory: Maslow's theory, Equity theory, McGregor's theory X and Y, two factor theory, Goal setting theory, McClelland's Needs theory. (b) Leadership: meaning, importance; Leadership theory: Great Man, Trait, Situational, Behavioural, Blake and Mouton's Managerial Grid theory, Transactional vs Transformational leadership.				
Unit-IV (30 Marks)	**Indian Ethos in Management** Indian Ethos in Management- (Management lessons from Indian heritage scriptures and Vedas, Bhagavad Gita, Management lessons from Kautilya's Arthashastra - an overview only, Ethics *vs* Ethos)	13	2	0	15
	TOTAL	**45**	**15**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- Vasishth, N. and Vasishth, V. (2022). *Principles of Management*. Taxmann Publication.
- Kumar. P. (2024). *Management Principles and Applications*. S. Chand & Sons.
- Gupta, C.B. and Mathur, S. (2022). *Management Principles and Applications*. Scholar Tech Press.
- Nath, A.S. (2025). *Principles and Practice of Management*. Ashok Publication.
- Sharlekar, S.A. (2010). *Management (Value Oriented Holistic Approach)*. Himalaya Publishing House.
- Mitra, J.K. (2018). *Principles of Management*. Oxford University Press.
- Prasad. L.M. (2025). *Principles and Practice of Management*. S. Chand & Sons.
- Pillai, R.S.N., Kala, S. *Principles and Practice of Management*. S. Chand & Sons.

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 3RD SEMESTER

Title of the Course	**MODERN BANKING PRACTICES**
Course Code	COM-MJ-03024
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE

This course aims to provide basic to advance knowledge of banking operations, banker–customer relationships, employment of funds, negotiable instruments, and regulatory frameworks, enabling students to understand banking functions, legal provisions, technological services, and modern reforms in the Indian banking system.

COURSE OUTCOME

By the end of the course, the students will be able to:

1. Understand the fundamental concepts, functions, and structure of the Indian banking system, including traditional and modern electronic banking services.
2. Identify and apply basic principles of lending, types of credit, securities, and procedures involved in the deployment of bank funds.
3. Analyse the features and legal aspects of negotiable instruments, endorsements, cheque handling, and statutory protections available to bankers.
4. Interpret the key provisions of the Banking Regulation Act, and understand major reforms, prudential norms, and governance practices shaping the Indian banking sector.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (25 Marks)	**Introduction to Banking** Bank-Meaning and functions, Origin and development of banking in India, Types of banks, Structure of commercial banks in India – Public and Private sector banks, Scheduled and Non-scheduled banks; E-banking – meaning, different types of services and products (ATM, debit and credit cards, phone banking),Internet banking services (NEFT,RTGS, IMPS), UPI payments.	10	2	0	12
Unit-II (20 Marks)	**Banker –Customer Relationship** Banker–customer relationship, Definition of banker and customer, General relationship, Rights and obligations of a banker, Garnishee order, Banking Ombudsman Scheme,	10	2	0	12

	Customers' account with the banker–Fixed deposit account, Recurring account, Savings account, Current account, Opening and operation of savings and current account, account facilities available for NRIs, KYC Guidelines, Special types bank customers–Minor, Illiterate persons, Joint account, Partnership account, Joint stock company.				
Unit-III (25 Marks)	**Employment of Bank Funds** Employment of bank funds, Liquid assets, Significance of liquidity in banking, Cash balance, Statutory reserve in the RBI, Loans and advances, principles of sound lending, Types of credit – Cash-Credit system, Overdraft, Loan system, Pledge, Hypothecation and Mortgage, Collateral security.	10	2	0	12
Unit-IV (30 Marks)	**Banking Laws in India** **(a) Negotiable Instrument Act, 1881** Negotiable instruments, Definition, Features, Types of negotiable instruments, Holder and Holder in due course, Payment in due course; Endorsements–meaning, kinds; Crossing of cheque–Types, Significance, Payment, Collection of cheque, Precautions, Material alterations, Statutory protection to paying and Collecting banker. **(b) Banking Regulation Act, 1949** Banking Regulation Act–Requirements as to minimum paid-up capital and reserves, Constitution of Board of Directors, Loans and Advances, Accounts and audit, Banking sector reforms and Governance, Prudential norms relating to capital adequacy, Income recognition, Asset classification. **(c) Reserve Bank of India Act, 1934** Reserve Bank of India Act-Power and Functions of the RBI, Licensing of Banks, Monetary policy and Credit control.	20	4	0	24
	TOTAL	**50**	**10**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- Mithani, D. M., & Gordon, E. *Banking and financial system*. Himalaya Publishing House.
- Muraleedharan, D. *Modern banking*. Prentice Hall of India.
- Indian Institute of Banking and Finance. *Principles of banking*. Macmillan.
- Sekhar, K. C., & Sekhar, L. *Banking theory and finance*. Vikas Publishing House.
- Varshney, P. N. *Banking law & practice*. Sultan Chand & Sons.
- Maheswari, S. N., & Maheswari, S. K. *Banking law & practice*. Kalyani Publishers.
- Natarajan, S., & Parameswaran, R. *Indian banking*. Sultan Chand & Sons.

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 3RD SEMESTER

Title of the Course	**CORPORATE ACCOUNTING**
Course Code	COM-MJ-03044
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE

The objective of the course is to acquire the conceptual knowledge of corporate accounting and to understand the various techniques of preparing accounting and financial statements.

COURSE OUTCOME

1. The learners will able to identify the provisions to be followed for the preparation of final accounts of companies as per Companies Act 2013.
2. The learners will able to understand the concept of Right shares, Bonus shares, Buy back shares and their accounting treatment.
3. The learners will able to understand the concept of valuation of business after amalgamation and merger and internal reconstruction of companies and its implications in various accounting procedures.
4. The learners will able to clear the concept of winding up or liquidation and will be able to prepare different statements under winding up of companies.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (25 Marks)	**Final Accounts** • Preparation of Final Accounts of a Joint Stock Company (as per Companies Act, 2013) with necessary adjustments	12	2	0	14
Unit-II (25 Marks)	**Incentive Equity, Buy Back of shares and Valuation of shares** • Incentive Equity: Right and Bonus Shares – Meaning, Advantages and Disadvantages, Provisions as per Companies Act, 2013 and their Accounting Treatment. • Buy back of shares: Meaning, Provision of Companies Act, 2013 and Accounting Treatment. • Valuation of shares: Meaning, provisions of Companies Act on valuation of shares with simple practical problems	13	3	0	16
Unit-III	**Internal reconstruction of companies**	13	4	0	17

(25 Marks)	• Concept and meaning of Internal Reconstruction • Different forms of Internal Reconstruction • Provisions as per Companies Act and Accounting treatment for Alteration of Share Capital and Reduction of Share Capital • Preparation of Balance Sheet after Internal Reconstruction				
Unit-IV (25 Marks)	**Amalgamation of companies** • Meaning and objectives of Amalgamation • Provisions as per Accounting Standard 14 • Amalgamation in the nature of Merger and Purchase • Consideration for Amalgamation • Accounting Treatment for Amalgamation and preparation of Balance Sheet after Amalgamation	12	1	0	13
	TOTAL	**50**	**10**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- Advance Accounting Jain, S.P., Narang, K.L., Agrawal, S., & Sehgal,
- M. Advanced Accountancy. Kalyani Publishers. • Agarwal, B.M. & Gupta, M.P.
- Advanced Accounting: Text & Problems. Bharat Law House Pvt. Ltd.
- Hanif, M. & Mukherjee, A. Financial Accounting-II. McGraw Hill Publications.
- Iyengar, S.P. Advanced Accounting. Sultan Chand & Sons.
- Corporate Accounting: B.B Dam; H. C Gautam; Chakraborty

Note: Learners are advised to use latest edition of text books

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 4TH SEMESTER

Title of the Course	**MICROFINANCE**
Course Code	COM-MJ-04024
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE

The course aims to provide students with a comprehensive understanding of microfinance principles, institutional mechanisms, and operational practices, enabling them to evaluate its role in promoting financial inclusion, supporting entrepreneurship, and contributing to poverty alleviation in developing economies like India.

COURSE OUTCOME

1. Understand the principles, structure, and functioning of microfinance institutions and their programs.
2. Develop an idea on the challenges, opportunities, and operational issues associated with microfinance services.
3. Analyse the role of microfinance institutions in financial inclusion, poverty reduction, and socio-economic development.
4. Apply innovative approaches for expanding access to financial services among underserved and marginalised population.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (25 Marks)	**Introduction to Micro Finance** Micro Finance – Meaning and Concept, Nature and Scope, Objectives of micro finance, Micro finance and Micro credit, Evolution and characteristics of micro finance, Benefits of micro finance, Development of micro finance in India.	12	2	0	14
Unit-II (35 Marks)	**Micro Finance Institutions & Management of MFIs** **Micro Finance Institutions** Micro finance Institutions-Structure of micro finance institutions, Various models of micro finance institutions and their functions, Sources of fund, Credit delivery mechanism for micro credit, Non-financial services and Micro Finance Institutions. **Management of Micro Finance Institutions**	18	4	0	22

	Management of Micro Finance Institutions-Fund Management, Various types of risks in Micro finance institutions and their management, Performance Management-measurement of operational efficiency and productivity, Impact assessment and Social assessment of Micro finance institutions.				
Unit-III (20 Marks)	**Micro Finance in India** Micro finance in India-Indian financial sector, Financial inclusion, Micro-finance movement in India, Micro-finance Crises: Case Studies, Demand for and supply of micro financial services, Role of NABARD in micro finance, Problems and prospects of Micro finance in India.	10	2	0	12
Unit-IV (20 Marks)	**Legal & Regulatory Framework for Micro Finance** Legal and regulatory framework for micro finance, Need for regulation of micro finance and Micro finance institutions, Various laws governing micro finance activities in India, The Cooperative Society Act, The RBI Act, The Banking Regulation Act, The Micro Finance Institutions (Development and Regulation) Bill 2012.	10	2	0	12
	TOTAL	**50**	**10**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- IIBF. *Micro finance: Perspectives and operations*. Macmillan.
- Somnath, V. *Micro finance: Redefining the future*. Excel Books.
- Das, D., & Tiwari, R. *Fundamentals of micro finance*. Global Publishing House.
- Panda, D. *Understanding micro finance*. Wiley India Pvt. Ltd.
- Z., A., Beatriz, M., & Jonathan, M. *The economics of microfinance*. PHI.
- Rajgopalan, S., & Parikh, N. *Micro finance: Impacts and insight*. ICFAI Press.

Note: Learners are advised to use latest edition of text books

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 4TH SEMESTER

Title of the Course	**ENTREPRENEURIAL FINANCE**
Course Code	COM-MJ-04054
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE

This course provides students with a comprehensive understanding of entrepreneurial finance, covering financial challenges faced by startups, traditional and modern funding sources, financial statement analysis, projection techniques, and exit strategies. It equips students to organize and finance new ventures, develop business models, and prepare business project profiles.

COURSE OUTCOME

By the end of the course, the students will be able to:

1. Understand the role of finance in entrepreneurship and the financial challenges faced by start-ups.
2. Identify and describe long-term and short-term traditional sources of financing for new ventures.
3. Explain modern entrepreneurial financing methods including angel investors, venture capital, crowd funding, and government schemes.
4. Apply financial statement analysis and projection techniques, and evaluate exit strategies for entrepreneurial ventures.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (25 Marks)	**Introduction to Entrepreneurial Finance** An overview of finance for entrepreneurs: Role of finance in entrepreneurship, Financial challenges faced by start-ups, Developing business model, Life cycle of a successful venture, Organizing and financing new ventures, Preparation of business project profile.	13	2	0	15
Unit-II (25 Marks)	**Traditional Sources of Finance** Long-term sources of funding: Equity capital, Preference share capital, Debentures and bonds, Term loans; Short-term sources of funding: Trade finance, Working capital loan,	13	2	0	15

	Commercial paper, and Factoring.				
Unit-III (25 Marks)	**Modern Sources of Finance** Raising entrepreneurial finance through Angel investors, Venture capital, Crowd funding, Strategic alliances & licensing, Private equity and Government Schemes for financing the start-ups.	13	2	0	15
Unit-IV (25 Marks)	**Financial Statement Analysis, Financial Projection and Exit Strategies** Financial Statement Analysis: Liquidity, Solvency and Profitability analysis; Financial Projection: Projected P/L account, Projected Balance sheet, Capital budgeting, Sales forecasting & growth assumption, Valuing early-stage venture; Exit strategies: IPO, Acquisition, M&A, and Buybacks.	11	4	0	15
	TOTAL	**50**	**10**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- Desai, V. *The Dynamics of Entrepreneurial Development and Management*. Himalaya Publishing House.
- Gibbons, G., Hisrich, R., & DaSilva, C. M. *Entrepreneurial Finance: A global perspective*. Sage Publishing.
- Rogers, S., & Makonnen, R. *Entrepreneurial Finance*. McGraw Hill.
- Leach, C., & Melicher, R. W. *Entrepreneurial Finance*. Cengage Learning.

Note: Learners are advised to use latest edition of text books

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 4TH SEMESTER

Title of the Course	**FUNDAMENTALS OF INVESTMENT**
Course Code	COM-MJ-04074
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE

The course aims to equip students with essential knowledge of investment concepts, risk–return assessment, security valuation, and portfolio management, enabling them to understand diverse investment avenues and make informed, analytical, and rational investment decisions in financial markets.

COURSE OUTCOME

By the end of the course, the students will be able to:

1. Understand and evaluate various investment avenues, risk–return relationships, and the valuation of securities.
2. Analyse equities, bonds, mutual funds, and other instruments using fundamental and technical tools.
3. Understand and evaluate fixed income securities focusing on valuation, yields, portfolio diversification and risk management.
4. Apply portfolio management techniques to construct, review, and optimise investment portfolios effectively.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (20 Marks)	**Basics of Investment** Investment – Meaning, Purpose and Objectives, Investment and Speculation, Types of Investment – Commodities, Real Estate and Financial Assets, Security and Non-security form of investment, Investment Attitudes-Return, Risk, Liquidity, Tax Shelter, Convenience; Sources of Financial Information, Return and Risk-Concept and Computation.	12	0	0	12
Unit-II (30 Marks)	**Investment in Equities and Mutual Funds** Investment in Equities – Advantages and Disadvantages of investing in equities, Fundamental Analysis – Economic	12	04	0	16

	Analysis, Industry Analysis and Company Analysis; Technical Analysis – Tools of Technical Analysis – interpretation of charts and patterns; Valuation of Equity Shares, Investment in Mutual Funds–Benefits, Selection criteria, and performance evaluation.				
Unit-III (25 Marks)	**Investment in Fixed Income Securities and Other Investment Avenues** **Investment in Fixed Income Securities** Bonds–Meaning, Features, Types of Bonds, Estimating Bond Yields, Bond Valuation, Types of Risk in bonds – Default risk, Credit ratings, Consideration for investing in a Bond. **Other Investment Avenues** Investment in Real Estate–Meaning, Reasons for Investing in Real Estates, Housing Finance in India; Investment in Gold and Silver– Reasons for investment in Gold and Silver.	14	02	0	16
Unit-IV (25 Marks)	**Portfolio Investment** Portfolio–Meaning and Significance, Portfolio Management Process, Investment Decision Making Approaches – Fundamental approach, Psychological Approach, Academic Approach, Eclectic approach, Common mistakes in Investment Management.	12	04	0	16
	TOTAL	**50**	**10**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- Bhalla, V. K. *Fundamentals of Investment Management*. S. Chand.
- Srivastav, R. *Investment Management*. Wiley.
- Kevin, S. *Security Analysis and Portfolio Management*. PHI.
- Chandra, P. *The Investment Game*. Tata McGraw Hill.
- Ranganatham, M. & Madhumathi, R. *Investment Analysis and Portfolio Management*. Pearson Education.

Note: Learners are advised to use latest edition of text books

FYUGC B.COM PROGRAMME
DETAILED SYLLABUS OF 4TH SEMESTER

Title of the Course	**BUSINESS LAW**
Course Code	COM-MJ-04084
Nature of the Course	Major
Total Credit	04 Credits
Contact Hours	60 Hours
Distribution of Marks	60 (End Sem) + 40 (In-Sem)

COURSE OBJECTIVE

To provide students with foundational knowledge of key business laws in India and develop the ability to apply legal principles to real-world commercial situations.

COURSE OUTCOME

1. To explain the essential elements and enforcement of valid business contracts and special agreements.
2. To analyze legal provisions governing partnerships, LLPs, and the sale of goods in commercial contexts.
3. To identify and interpret various forms of intellectual property and their significance in business protection.
4. To evaluate the legal and ethical considerations in resolving business disputes and ensuring compliance with regulatory frameworks.

UNITS	COURSE CONTENTS	L	T	P	Total Hours
Unit-I (25 Marks)	**The Indian Contract Act 1872 and Special Contract Act**: • Contract-meaning, characteristics and its types • Essentials of a Valid Contract- Offer and Acceptance, Consideration, Contractual capacity, Free consent • Discharge of contracts- Modes of discharge of contracts • Contract of bailment and contract of Agency • Contract of indemnity and guarantee	10	5	0	15
Unit-II (25 Marks)	**Partnership Act 1932 and Limited Liability Partnership Act 2008**: • Nature and Characteristics of Partnership, Forms of Partnership • Rights and Duties of Partners, Modes of Dissolution of Partnership • Concept and features of LLP, difference between LLP, Partnership and company • LLP agreement, Partners and their relationship,	12	3	0	15

	Designated Partners. • Incorporation of LLP- Documents and Registration				
Unit-III (25 Marks)	**The Sales of Goods Act, 1930** • Contract of Sale, meaning and difference between sale and agreement to sell • Condition and Warranties • Transfer of ownership of goods and performance of contract of sale • Unpaid seller- concept, rights of the unpaid seller against the goods and the buyer • International Contract of Sale – Concept, objectives and features	9	3	0	12
Unit-IV (25 Marks)	**Miscellaneous Acts** **A. Intellectual Property Rights** • Introduction of Intellectual Property • Basics of TRIPS and World Trade Organisation (WTO) • Kinds of Intellectual Property rights- Copyright, Patent, Trademark, Trade secret, Design and Layout design, Geographical indication, Plant varieties and Traditional Knowledge • Case Studies **B. Competition Act, 2002** • Introduction of Competition Law and Objectives of the Competition Act, 2002 • Concept of Anti-competitive agreements and Abuse of dominant position • Regulation of combinations (mergers, acquisitions, amalgamations) • Competition Commission of India (CCI): Composition, powers and functions. Importance of the Act in business practices	14	4	0	18
	TOTAL	**45**	**15**	**0**	**60**

Where, L =Lectures, T =Tutorials, P =Practicals

SUGGESTED READINGS:

- Dhingra, J. (n.d.). Business laws. Kalyani Publishers.
- Kapoor, N. D. (n.d.). Business law. Sultan Chand & Sons.
- Varshney, G. K. (n.d.). Business law. Sahitya Bhawan Publications.
- Gupta, O. P. (n.d.). Business law. SBPD Publishing House.
- Das, S. K., & Roy, P. K. (2018). *Business law*. Oxford University Press.
- Singh, A. (2019). *Business law*. Bharat Law House.
- Jagota, R. (2022). *Business laws*. Kalyani Publishers.